

REMARKS

Prior to this Second Preliminary Amendment, the present application (which is a continuation of Application Serial No. 09/301,068, filed April 28, 1999, now U.S. Patent No. 6,856,974, which is in turn a continuation of U.S. Application Serial Number 09/017,169, filed February 2, 1998, now U.S. Patent No. 6,055,567) included pending claims 100-105, which were added by a Preliminary Amendment filed concurrently with this application on August 22, 2003.

This Second Preliminary Amendment cancels all pending claims in the present application (i.e., claims 100-105) and adds new claims 106-125. Of the new claims presented herein, claims 106, 116 and 122 are independent.

The title and abstract have been amended to better reflect the invention to which the present application is directed. The related applications section is amended to reference other recently filed continuations of the parent '068 and grandparent '169 application.

The new claims are directed to the presentation of bill information to a user via a wide area communications network. Support for the new claims can, for example, be found in the preferred embodiment description on page 52, line 8, through page 57, line 2, of the original specification, and with particular reference to Figures 13B and 13C (See also, page 19, line 16, through page 20, line 2, and page 20, line 12, through page 21, line 5). No new matter is added.

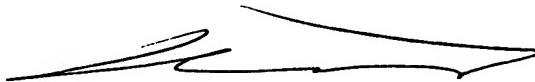
In view of the foregoing, it is respectfully submitted that the application is in condition for allowance and an early indication of the same is courteously solicited. The Examiner is respectfully requested to contact the undersigned by telephone at the

below listed local telephone number, in order to expedite resolution of any remaining issues and further to expedite passage of the application to issue, if any further comments, questions or suggestions arise in connection with the application.

To the extent necessary, a petition for an extension of time under 37 C.F.R. 1.136 is hereby made. Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account 01-2135 and please credit any excess fees to such deposit account.

Respectfully Submitted,

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